

FILED

JANUARY 16th, 2025

**CLERK, U.S. DISTRICT COURT
EASTERN DISTRICT OF VIRGINIA
401 COURTHOUSE SQUARE
ALEXANDRIA, VIRGINIA 22314-5798**

2025 JAN 17 A 9:15

AMANDA JOHNSON

Plaintiff

CASE NUMBER 1:24v-cv-00396-CHM-WEF

NAVY FEDERAL CREDIT UNION

Defendant

“THE HONORABLE CLAUD M. HILTON”

BLOCKBUSTER OF EVENTS

WRITTEN AFFIDAVITS SIGNED, NOTARY, AND SUBMITTED TO THE COURT

ON 8/2024

NAVY FEDERAL CREDIT IS GUILTY UNDER ROSEBORO v GARRISON

CAN NOT BE DISMISS

**NAVY FEDERAL IS LIABLE FOR VARIOUS TORTS INCLUDING
FRAUD, BREACH OF CONTRACT, NEGLIGENT, WRONGFUL ACTS**

On or about August 20, 2024, the plaintiff presented the *Roseboro* affidavits to the court. The hidden rapist seminar on Navy Federal principles and practices of racial lending was not discovered until CNN News Network did an uncovered investigation. Historically, this

abuse was not considered as bacteria virus that prayed on protected characteristic individual not until a white privilege company CNN did their uncover investigation.

The plaintiff was systematically injured and methodically prohibited by Navy Federal unkind savage employees. Vindictive though verbal force against paying her monthly secured loan in a safe fashion. This interference with funds was not one, or two times, it was an unlawfully destructive of interference that happened three times and constantly over the telephone.

Navy Federal Credit Union personal counsel addressed a letter-style memorandum to the plaintiff. It was a destructive impediment that he wrote. It was a savage and brutal memorandum to rape plaintiff memory or to try to do so.

Counsel said, "at the time of the payoff, Plaintiff's loan had become slightly under-collateralized," The white unearned privileges counsel continued with his despicable horrible criminal memorandum to sabotage plaintiff memory. Counsel alleged and wrote "Perhaps because Plaintiff was not aware of this under-collateralization, she assumed that when the hold was released, her Saving Account would have a balance of \$4,064.96.

The counsel is out of his lane again. This is plaintiff private account. It's not for counsel to be digging around in plaintiff account. Counsel has committed deplorable criminal behavior. Since this country

existed this abuse and violation against other races, has happen this is a violation of my banking rights, ECOA and federal privacy rights.

Plaintiff states a claim against Navy Federal Credit Union and their personal counsel and his law firm. For violation and injury of “unauthorized snooping” into plaintiff personal banking account and privacy rights.

Moreover, counsel has alleged that “plaintiff’s loan had become slightly under-collateralized.” Under the tortious act Navy Federal Credit Union did something to hurt the plaintiff that makes Navy Federal legally responsible for the harm they caused plaintiff. This is defined as civil wrongs. Intentional interference with one’s person, reputation by abuse of authority, or property. Then the license government abuser become liable according to U.S.C.A.169 3h and 1693h.

The Navy Federal Credit Union and plaintiff had a valid and enforceable contract between us, defendant Navy Federal Credit Union was dully awareness of contractual relationships, defendant intentional and unjustified did the inducement of a breach of the contract, refused to pay the full amount.

Plaintiff called the defendant Navy Federal Credit Union headquarter their substitute workplace on March 17, 2022, spoke with Keisha. The representative of the Navy Federal Credit assisted plaintiffs with the payoff of the secure loan by transferring the funds from plaintiff personal checking to pay off the loan. Keisha also informed the plaintiff the return to her was supposed to be a total of \$4064.96. Furthermore, the accrued interest was paid daily, therefore there was no compound accrued interest owed since the loan was paid off in full. Without a doubt, Keisha did the extra and final bit of proof that established something is true. On 3/17/2022 Keisha informed the plaintiffs of this worthwhile substantial information and re-verified again on 3/17/2022 there were no compound interest owed since the loan was paid off.

The plaintiff was purposely, and deliberately the cause and forced to undergo a particular experience of injuries that Navy Federal put her through. Navy Federal contacted *CREDIT KARMA* 2022 and other credit bureaus asking the bureaus to drop plaintiff credit score by 6 points. This is outrageous and extreme discriminatory racist corrupt and misconduct. Definitely, Navy Federal abuse plaintiff only because of her race, disability, sex, marital status and protected characteristic because plaintiff was abuse. That cause hurt, pain, injuries, money and suffering.

The plaintiff seeks to further expose Navy Federal Credit Union to the devastation and injuries they caused. Due to her credit score. To cause someone as the plaintiff severe and overwhelming shock, injury and grief from the credit bureaus. Plausible by the loss of

credit, fear, making repairs to home, sleepless night, or employe a gardener etc., Navy Federal Credit Union racial demeritorious offence and infraction was done significantly because of plaintiff race, sex, color, religion, national, marital status, and protected characteristic.

Because the Navy Federal asked Credit Karma and other bureaus on or about in 2022 to devalue the plaintiff credit score. Due to Navy Federal waves of hatred and violence hater plaintiff Navy Federal was willing to act dishonestly for personal gain.

The Navy Federal Credit Union used their white privileged position to desolate, harass, physical and mental financial assault against plaintiff. Committed interference and injured plaintiff lifestyle to end easy credit. The damnable Navy Federal Credit Union has personally and intentionally done everything to hurt, injure and dismal plaintiff and her family to end easy credit for plaintiff. Credit is the ability to acquire goods or service before paying for them.

it can also refer to the amount of money a person or business borrow. The plaintiff was injured, unable to do business or have the ability to establish a business. Because of Navy Federal implicit and explicit racism bias, their institutional racism has cause tremendously great hardship a weapon that has cause unnecessary suffering. Because of plaintiff sex, age, and protected characteristic.

The plaintiff has been placed in Navy Federal racist incubator boxes without holes and needs some money in her hands.

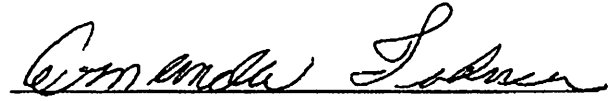
Credit money can be in the form of bonds, IOUs, or money markets. Credit is the ability of a consumer to acquire the faith that the payment will be made in the future. In most cases, there is a charge for borrowing, and these come in the form of fees and -or interest.

A bad credit score can impact multiple things in your life, including your ability to rent or buy a home, job opportunities, loans, and more. So, the Navy Federal sought to establish a bad credit score for the plaintiff to keep it to pay off in the future.

There are enormous reasons why the Navy Federal should pay for plaintiff traveling expense. Because of their malicious tampering and injuries suffered with the credit bureaus, degenerative joint disease, anxiety, panic disorder, stress, intentional act is the reason why Navy Federal should pay all traveling expenses. Altering, or sabotaging, was something with the intent to cause harm.

Navy Federal demeritorious counsel has been obtain evidence since 9/25/24 and collected evidence without going through "district court discovery." Counsel has reviewed plaintiff personal bank accounts records since 9/25/24 and documents that are not connected with this litigation.

Ending with,

A handwritten signature in black ink, appearing to read "Amanda Johnson", written over a horizontal line.

AMANDA JOHNSON

208 Pecan Dr.

Brewton, Al 36426

251 321 8368

CERTIFICATE OF SERVICE

I hereby certify that on 16 day of October 2025 I will file with the Clerk of Court and serve the additional copy on Micah E. Ticatch and IsLer Dare 1945 Old Gallows Road, Suite 650 Vienna, Virginia 22182